



Holiday Skip-A-Pay

Extra Cash for the Holidays

Do you need extra cash this holiday season? Premier Financial Credit Union has the answer -- **Holiday Skip-A-Pay!**

For just \$25, per loan, you can skip one month's payment on any or all of your qualified loans.

Here's how it works:

1. Pick the month you want to skip (November, December, or January);
2. Fill out the attached form and send it to us with your \$25 payment (per loan payment skipped);
3. Don't pay your loan payment for a full month;
4. Enjoy a stress-free holiday shopping season with extra cash!

It is that simple!

It's just one more service your credit union offers to make your holiday complete.

In order to take advantage of this offer, your loan must be paid up-to-date with a satisfactory payment history. Premier Financial Credit Union's Holiday Skip-A-Pay offer does not apply to real estate loans (such as first mortgages or home equity loans), Driving Sense/Payment Shaver loans, VISA credit card payments, Business Loans or loans that are delinquent.

Did you know that your credit union offers Christmas Club Accounts and Holiday *LifeStyle* Loans to make the holiday shopping season more enjoyable! For details, contact Member Services at 866.416.3700.

Please mail the form below (with your check or money order, if applicable) to: Premier Financial Credit Union, 38770 Garfield Road, Suite 120, Clinton Township, MI 48038 or Fax to: 586.416.3701

Wishing you all the best this holiday season.



PREMIER FINANCIAL CREDIT UNION

Please cut along dotted line

Holiday Skip-A-Pay Request Form

Member Name _____		Member Account Number _____		Daytime Phone number _____	
Please skip my (choose one): NOVEMBER 2009		DECEMBER 2009		JANUARY 2010	
Loan Payment #1: _____		_____		\$ _____	
Loan Account Number _____		Loan Account Suffix _____		Monthly Payment _____	
Loan Payment #2: _____		_____		\$ _____	
Loan Account Number _____		Loan Account Suffix _____		Monthly Payment _____	
Loan Payment #3: _____		_____		\$ _____	
Loan Account Number _____		Loan Account Suffix _____		Monthly Payment _____	

For each loan payment skipped, please deduct the Skip-A-Pay Fee from my PFCU (choose one): **SAVINGS** **CHECKING**
or

I have included a check for \$ which is the total Skip-A-Pay fees for the above stated loans.

Real-estate loans, Driving Sense/Payment Shaver loans, Visa credit card payments, Business Loans and loans that are delinquent are excluded from this offer. PFCU reserves the right to deny any Skip-A-Pay request. All Borrowers & Co-Borrowers must sign this form. By signing below I(we) agree to have one month's loan payment skipped and to extend the term(s) of the above stated loan(s). I(we) also understand that loan interest will accrue during the month that my(our) payments are skipped.

Borrower Signature Required _____

Date _____

Co-Borrower Signature (if Applicable) _____

Date _____